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MAR 24 2006**FAX COVER LETTER****March 24, 2006**

TO: Examiner Michael Cuff
COMPANY: U.S. Patent and Trademark Office – Art Unit 3627
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FROM: Rudolph P. Hofmann
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RE: U.S. Patent Application No. 09/470,041
 Attorney Docket No.: 60021-339701

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that an Amendment and Response to Final Office Action is being facsimile transmitted to Mail Stop AF, Commissioner for Patents on the date listed below.

Janet Byrne3-24-06

Date

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Serial No. 09/470,041
 In reply to: Office Action mailed January 26, 2006
 Page 1 of 10

MAR 24 2006

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William Ng

Serial No: 09/470,041

Filed: December 22, 1999

Group Art Unit: 3627

Title: INITIATION OF BIDDING IN A
VIRTUAL TRADE FINANCIAL
ENVIRONMENT

Examiner: Michael A. Cuff

Docket No: 60021-339701

Mail Stop AF
 Commissioner for Patents
 P.O. Box 1450
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Janet Byrne 3-24-06
 Janet Byrne Date

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This is in response to the final Office Action dated January 26, 2006. Please amend the above-identified as follows.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

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